

## Fairfax County

# SPARC

Sponsoring Partnerships  
and Revitalizing Communities

### Eligible Applicants

- People who live or work in Fairfax County and will purchase a home in the county
- First-time homebuyers — persons who have not owned a home in three years
- Households with income lower than the standard income limits shown below
- People who have a Homeownership Education Certificate of Attendance

Apply for below-market mortgage financing available through a partnership with the Virginia Housing Development Authority

With this program, you can purchase a home in Fairfax County and receive an interest rate that is one-half to one percent below VHDA's standard first-time homebuyer rates



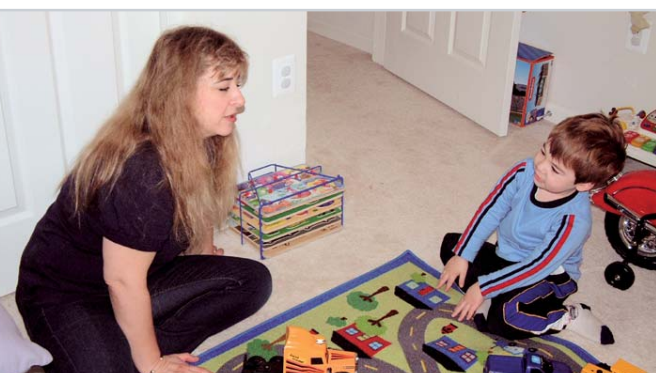
### Follow These Steps

1. Attend a VHDA homeownership class; we offer classes in English and other languages
  2. Find a VHDA-designated lender by going to [www.vhda.com](http://www.vhda.com) and clicking on the link that says "Find a Lender"
  3. Meet with a lender on the VHDA list to obtain conditional loan approval — be sure to inform the lender that you are interested in using the Fairfax County SPARC program
  4. Find a home through a realtor or the First-Time Homebuyers Program
- Visit our Web site to learn more: [www.fairfaxcounty.gov/homebuyer](http://www.fairfaxcounty.gov/homebuyer)

### Income Limits

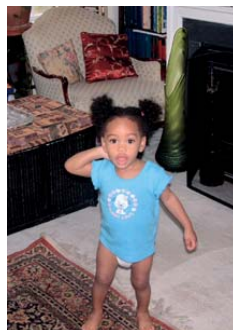
One Percent Below VHDA Interest Rate		One-Half Percent Below VHDA Interest Rate	
Household Size	Maximum Income	Household Size	Maximum Income
1 Person	\$37,500	1 Person	\$86,900
2 People	\$42,840	2 People	\$86,900
3 People	\$48,240	3 People	\$100,000
4 People	\$53,580	4 People	\$100,000
5 People	\$57,840	5 People	\$100,000
6 People	\$62,160	6 People	\$100,000
7 People	\$66,420	7 People	\$100,000
8 People	\$70,740	8 People or More	\$100,000

Updated February 2005; subject to annual adjustments  
View current income limits at [www.fairfaxcounty.gov/homebuyer](http://www.fairfaxcounty.gov/homebuyer)



## Own a home for you and your family.

The homeowner, pictured below in her home and with her family, said it was truly a blessing to have a county and its staff dedicated to making **dreams come true for so many people.**



## Affordable Homes • Homeownership Resource Center Financing Assistance • Homebuyer Education



### Homeownership Program

Fairfax County Department of Housing  
And Community Development  
3700 Pender Drive, Suite 100  
Fairfax, Virginia 22030-6039

### Homeownership Resource Center

#### Customer Service Hours

Wednesday: 1:00 p.m. to 4:00 p.m.  
All Other Weekdays: 9:00 a.m. to 4:00 p.m.

## FAIRFAX COUNTY SPONSORING PARTNERSHIPS AND REVITALIZING COMMUNITIES

Contact us at: 703-246-5087 | TTY 703-385-3578 | [FTHBhomeownership@fairfaxcounty.gov](mailto:FTHBhomeownership@fairfaxcounty.gov)  
[www.fairfaxcounty.gov/homebuyer](http://www.fairfaxcounty.gov/homebuyer)

### Funding Details and Constraints

- Call or check [www.fairfaxcounty.gov/homebuyer](http://www.fairfaxcounty.gov/homebuyer) to find out if SPARC funds are available; funding is limited
- Available SPARC funding can be allocated only to homebuyers who have a ratified sales contract on a home in Fairfax County that costs less than \$352,000
- Attend a VHDA homeownership education class (Check [www.fairfaxcounty.gov/homebuyer](http://www.fairfaxcounty.gov/homebuyer) for an upcoming schedule)
- You may combine SPARC with other programs, such as the First-Time Homebuyers Program, ADUs, Home Stride or other VHDA products
- Homebuyers must occupy the home; cannot be used for investment/rental purposes

3700 Pender Drive, Suite 100  
Fairfax, Virginia 22030-6039



Fairfax County is committed to nondiscrimination on the basis of disability in all County programs, services and activities. Special accommodations will be provided upon request. Please allow seven working days for preparation of materials. For information call 703-246-5101 or TTY 703-385-3578



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